Unitus Community Credit Union
Meeting members where they are with a virtual branch

Established in 1937, Unitus Community Credit Union is a nonprofit, full-service financial institution serving more than 100,000 members in Oregon and Washington State. The credit union manages more than $1.5 billion in assets. Driven by its core principle of "People helping people," Unitus adopted a digital-first strategy. Its call center handles approximately 24,000 calls from members each month.

In 2019, the credit union converted to the digital banking Alkami Platform, run on Amazon Web Services (AWS). Alkami is an Amazon Partner Network (APN) Advanced Technology Partner. Its platform provides financial institutions with a solution for user onboarding, engagement, and account servicing, and allows customers to tailor their experience with third-party solutions.

Prior to the pandemic, the credit union began researching video banking solutions that would enable its vision for a virtual branch. Recognizing that its members had been using online banking services for more than a decade, Unitus sought to bring the full physical branch experience online. The credit union wanted a partner that would allow it to provide members with the same level of personal service they receive when conducting business face-to-face.

"We have a motto of meeting members where they are—not only their banking preferences, but where they are in their financial journey and supporting life-defining moments," says Char Sears, assistant vice president of member experience at Unitus. "For service delivery, digital is key. We need to agilely meet our current members' needs while also attracting new members. It's not only the ability to pivot and adjust but having the buy-in across the organization to transform and deliver digitally in new ways."

Pandemic reinforces the need for a digital solution

Having upgraded its online banking platform to provide a fuller digital experience, Unitus wanted to increase adoption and help members use the new services—especially applications for revenue-generating loans—without needing to dial the call center for support. The credit union also sought to increase convenience for its members by providing a comprehensive suite of product and service offerings without expanding its brick-and-mortar footprint.

It needed modern technology that would enhance the online experience for members. Unitus wanted to simulate interactions at a regular branch, including the ability to conduct face-to-face personalized and consultative conversations. Its vision included empowering its new virtual branch team to specialize in services that aren't handled by staff who answer general inquiries through the call center queue.

With COVID-19, the necessity of Unitus' virtual branch approach became more evident. Because of requirements for social distancing, members who desired personal interaction could no longer simply go to a branch.
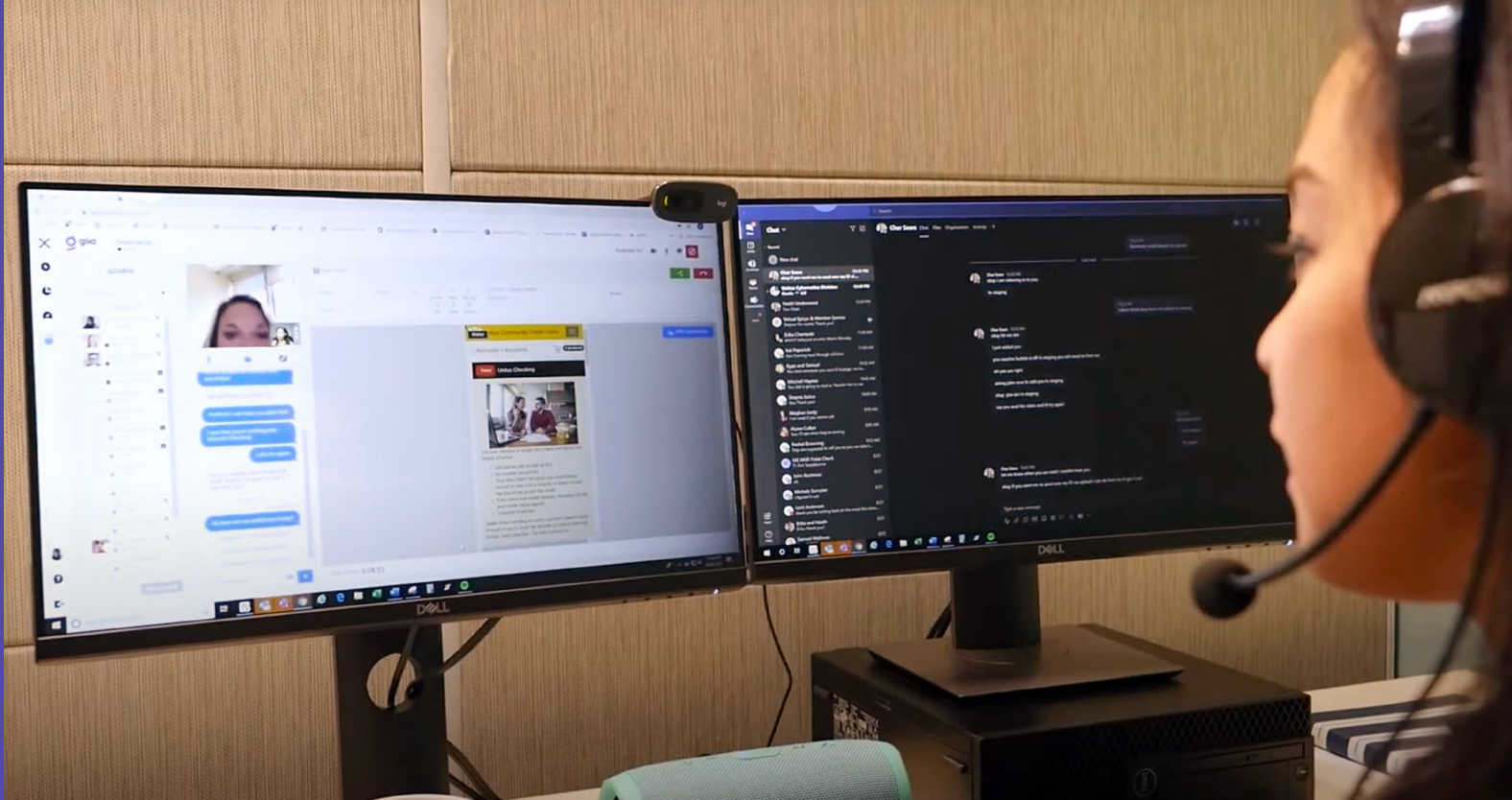
Glia stands out from competitors

Unitus evaluated top video banking providers and chose Glia, another APN Advanced Technology Partner whose omnichannel Digital Customer Service (DCS) Platform is built on AWS. Glia's breadth of interaction channels stood out from competitors. Alkami also integrated the Glia platform, which allows Unitus to provide a seamless customer service experience across its website, online banking platform, and virtual branch.

"Being able to leverage AWS provided us the components necessary to quickly develop the Glia platform," says Carlos Paniagua, chief technology officer at Glia. "Our credit union customers benefit from AWS best-of-breed cloud technology and security. Customers respect the brand when you're built on AWS—that carries a lot of weight."

AWS enables its credit union customers and partners to deliver omnichannel customer service applications that meet the needs of credit union members. Credit unions can build high-quality voice and interactive chat experiences to support their members from anywhere while using a single intuitive user interface for contact routing, queuing, and analytics. With Amazon Lex, organizations use built-in artificial intelligence (AI) and machine learning (ML) to personalize interactions. AI and ML embedded in Amazon Connect make it easy to automate interactions, understand customer sentiment, authenticate callers, and enable capabilities like interactive voice response and chatbots. Amazon Connect Tasks tracks follow-up tasks to quickly resolve customer issues and boost contact center agent productivity by up to 30 percent.

Implementation was simple. It can take six months to a year to build out a financial institution contact center, tying up IT resources. However, Unitus completed implementation in under six weeks with minimal involvement required of its IT department. Using Glia's admin console, the IT team was able to deploy their DCS environment quickly on secure AWS infrastructure without provisioning any separate hardware or a cloud environment.

aws

Serving highly satisfied members faster

As an early adopter of the virtual branch use case in Glia, Unitus was a step ahead of many other credit unions in finding new ways to serve members during the COVID outbreak.

Since implementing Glia, Unitus members are more comfortable opening accounts, paying bills, making appointments, and performing other banking activities online. They also benefit from a suite of new features, including fluidity between chat, audio, and video, as well as document sharing and collaborative website browsing. These features make interactions more targeted, efficient, and productive.

Member satisfaction scores have risen. In a survey of members, the satisfaction rate for online banking is 4.7 out of 5—higher than for any of the credit union's physical branches. Moreover, 85 percent of members using the virtual branch say they would interact with the digital branch again.

With Glia, Unitus has more insight into its data than ever before. Using Glia Insights embedded business intelligence, based on Amazon QuickSight, the credit union can see hourly website traffic patterns and make rapid business decisions. For example, it identified the need to staff the virtual branch on Saturdays and now operates it six days a week.

More advantages for members

Other advantages include the ability to serve more members faster. Since adopting Glia, the number of chat sessions with members each month has tripled. An appointment that takes 30 minutes in a branch can be accomplished in just 15 minutes virtually. Online banking engagement handle times have dropped by over two minutes, or more than 28 percent, per interaction, largely because Glia's virtual branch agents can visualize where a member is on the Unitus website and identify problems.

"Unitus has seen handle times significantly drop on those lengthy troubleshooting calls," says Sears. "In the first year, we saw over 22,000 members reach our virtual branch. Our recommendation ratings are in the 80s and 90s. We also track membership growth and loan growth and see that they are performing at the top of the list throughout our branch network."

Glia enables Unitus to launch new projects internally to grow the business. In November 2021, the credit union used custom code to mirror its website verbiage in Spanish. As part of the next stage of its digital transformation, Unitus is exploring AI and considering use of a bot to answer some of the general questions that come through Glia.

With Glia's Digital Customer Service solution, powered by AWS, Unitus achieved the goal of meeting its members wherever they are through any internet-connected device a reality. The virtual branch is also helping the credit union position itself for significant growth in the future.

Contact us to start a conversation.

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